

## **Broker Privacy Disclosure Statement & Consent**

Service Finance Corporation Limited ACN 007 860 256 ('we', 'us', 'our') collects personal and financial information about you for the purposes detailed in this Privacy Disclosure Statement and Consent ('Consent').

We collect credit and personal information about you or a company of which you are, or have been a director of for the purpose of assessing the Applicant/s & Guarantor/s and the ongoing management and administration of your account. This information may include:

- Consumer credit for personal, household, domestic or residential purposes and Commercial credit for business purposes;
- Particulars about the Applicant/s & Guarantor/s which allows the Applicant/Guarantor be identified;
- The fact that the Applicant/s & Guarantor/s have applied for finance and the amount;
- The fact that Service Finance Corporation Ltd are a potential Credit provider to the Applicant/s & Guarantor/s;
- Payments drawn by the Applicant/s & Guarantor/s which have been dishonoured;
- In specified circumstances, that in the opinion of Service Finance Corporation Ltd the Applicant/s & Guarantor/s have committed a serious credit infringement;
- Any information provided by a Credit Reporting Body;
- Assessment and rating or credit worthiness; or
- Other services stated in this Consent.

We may collect your personal information to comply with regulatory requirements under the Anti-money Laundering and Counter Terrorism Financing Act 2006 (Cth).

We may collect personal information about you from a third party, and these parties may include other credit providers or financial institutions, your representative such as a broker, financial adviser or accountant, publicly available sources, our corporate partners or agents, government agencies and credit reporting bodies.

From time to time we may receive information that we have not requested about you from third parties and we will only keep, use and disclose this information as permitted by law.

### **Your Personal Information – Collection and Credit Reporting Body ('CRB') Disclosures**

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application. We may use any information the CRB provides in that report to assist us to assess your consumer or commercial credit or guarantor application.

We may exchange your personal information with parties which include other credit providers [when you are seeking finance from them or to notify them of a default by you or of the status of your credit facility if you are in default with any of these credit providers], regulatory bodies, government agencies, courts and external dispute resolution schemes, your broker, agents, contractors, and professional advisors who assist us in providing our services, your guarantors or prospective guarantors, debt collectors, system developers or testers, accountants, auditors, and lawyers.

We may also disclose your personal information to third parties where you request us to or consent to us doing so in order to comply with our legal obligations.

We may exchange your personal information with a CRB to obtain a credit report about you or to allow the CRB to create or maintain credit history information about you. This

information may include credit information such as the credit we provide you, your repayment record, include any repayment defaults.

The information we obtain from you is used, subject to Australia's Privacy and Credit Reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person, except with your permission or as permitted or required by law.

### **Your Rights**

You have the right to ask:

- Us to provide you with all the information we hold about you.
- Us to correct or update the information we hold if it is incorrect.
- Us for copies of our Privacy Policy and this Consent, in a form that suits you (e.g. hardcopy or email).
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening.
- The CRB to provide you with a copy of the information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at the address below or by telephone on (08) 6142 6000 or email at [terryp@servicefinance.com.au](mailto:terryp@servicefinance.com.au). In some cases an administration fee may be charged to cover the cost of providing the information.

Our Privacy Policy is available on our website at [www.servicefinance.com.au](http://www.servicefinance.com.au) or we will provide you with a copy if you ask us.

You can contact the CRB (Veda Information Services & Solutions Ltd) by telephone on 1300 850 211 or email at [membership.query@veda.com.au](mailto:membership.query@veda.com.au)

### **Disclosure and Consent**

By signing below, you agree we may:

1. Use your personal and credit information.
  - To assess and manage your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director.
  - To assess whether to accept you as a guarantor.
  - To obtain a credit report from a CRB.
  - To exchange information about you to another credit provider on your credit worthiness.
  - As the law authorises or requires.
2. Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, and computer systems consultants or providers, so they can perform those services for us.
3. Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director, but that party or company will be bound by this consent and our credit policy.

You also agree and consent to, as appropriate:

- When you are a prospective guarantor, for Service Finance to use that information to assess your suitability as a guarantor;



- Where the applicant or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

**Authorisation**

When you sign below you authorise us, to collect, use, and disclose information as noted above.

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Name (Guarantor) \_\_\_\_\_

Name (Guarantor) \_\_\_\_\_

Drivers Licence and expiry date \_\_\_\_\_

Drivers Licence and expiry date \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_